

<i>SERFF Tracking Number:</i>	<i>AEGJ-126346302</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43818</i>
<i>Company Tracking Number:</i>	<i>TLC PE VB 0909 ET AL</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Employer Emails</i>		
<i>Project Name/Number:</i>	<i>Employer Emails/TLC PE VB 0909 et al</i>		

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: Employer Emails	SERFF Tr Num: AEGJ-126346302	State: Arkansas
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed-Filed	State Tr Num: 43818
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: TLC PE VB 0909 ET	State Status: Closed
	AL	

Filing Type: Advertisement	Reviewer(s): Marie Bennett
Authors: Julie Maclin, Joan Shumaker, Pamm Davis, Patsy Holt	Disposition Date: 10/28/2009
Date Submitted: 10/16/2009	Disposition Status: Filed
Implementation Date Requested: On Approval	Implementation Date:

State Filing Description:

General Information

Project Name: Employer Emails	Status of Filing in Domicile: Not Filed
Project Number: TLC PE VB 0909 et al	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Advertising not required to be filed in domicile.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 10/28/2009	Explanation for Other Group Market Type:
Deemer Date:	State Status Changed: 10/28/2009
Submitted By: Dianna Whitney	Created By: Pamm Davis
Filing Description:	Corresponding Filing Tracking Number:
Please see the Cover Letter under the Supporting Documentation tab.	

Company and Contact

Filing Contact Information

Dianna Whitney, Senior Policy Analyst	dwhitney@aegonusa.com
P.O. Box 93007	800-553-7600 [Phone] 3385 [Ext]
Hurst, TX 76053-3007	817-285-3394 [FAX]

SERFF Tracking Number: AEGJ-126346302 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 43818
Company Tracking Number: TLC PE VB 0909 ET AL
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Employer Emails
Project Name/Number: Employer Emails/TLC PE VB 0909 et al

Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
P O Box 93005	Group Code: 468	Company Type:
Hurst, TX 76053-3005	Group Name:	State ID Number:
(800) 553-7600 ext. [Phone]	FEIN Number: 39-0989781	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$0.00	10/16/2009	
Transamerica Life Insurance Company	\$75.00	10/26/2009	31548520

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	10/28/2009	10/28/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Marie Bennett	10/23/2009	10/23/2009	Julie Maclin	10/26/2009	10/26/2009
Industry						
Response						

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Disposition

Disposition Date: 10/28/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	AEGJ-126346302	State:	Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Employer Email Variables		Yes
Supporting Document	Cover Letter		Yes
Form	Email 1		Yes
Form	Email 2		Yes
Form	Email 3		Yes

SERFF Tracking Number: AEGJ-126346302 State: Arkansas
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Product Name: Employer Emails
Project Name/Number: Employer Emails/TLC PE VB 0909 et al

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 10/23/2009
Submitted Date 10/23/2009
Respond By Date 11/11/2009

Dear Dianna Whitney,

This will acknowledge receipt of the captioned filing.

Objection 1

- Email 1, TLC PE VB 0909 (Form)
- Email 2, TLC PE EWP 0909 (Form)
- Email 3, TLC PE PEL 0909 (Form)
- Employer Email Variables (Supporting Document)
- Cover Letter (Supporting Document)

Comment: A \$25.00 FILING FEE IS REQUIRED FOR EACH ADVERTISEMENT SUBMITTED FOR REVIEW AND APPROVAL.

Please feel free to contact me if you have questions.

Sincerely,

Marie Bennett

Response Letter

Response Letter Status Submitted to State
Response Letter Date 10/26/2009
Submitted Date 10/26/2009

Dear Marie Bennett,

Comments:

Response 1

Comments: A fee in the amount of \$75 has been submitted via SERFF EFT. The fee was calculated as follows: \$25 fee per ad; 3 ads x \$25 = \$75

Please accept my apology for not having submitted the fee with the initial submission.

Related Objection 1

SERFF Tracking Number: *AEGJ-126346302* *State:* *Arkansas*
Filing Company: *Transamerica Life Insurance Company* *State Tracking Number:* *43818*
Company Tracking Number: *TLC PE VB 0909 ET AL*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Employer Emails*
Project Name/Number: *Employer Emails/TLC PE VB 0909 et al*

Applies To:

- Email 1, TLC PE VB 0909 (Form)
- Email 2, TLC PE EWP 0909 (Form)
- Email 3, TLC PE PEL 0909 (Form)
- Employer Email Variables (Supporting Document)
- Cover Letter (Supporting Document)

Comment:

A \$25.00 FILING FEE IS REQUIRED FOR EACH ADVERTISEMENT SUBMITTED FOR REVIEW AND APPROVAL.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Joan Shumaker, Julie Maclin, Pamm Davis, Patsy Holt

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Form Schedule

Lead Form Number: TLC PE VB 0909

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	TLC PE VB 0909		Advertising Email 1	Initial		0.000	TLC PE VB 0909 10-15-09 Filing.pdf
	TLC PE EWP 0909	Advertising Email 2		Initial		0.000	TLC PE EWP 0909 10-15-09 Filing.pdf
	TLC PE PEL 0909	Advertising Email 3		Initial		0.000	TLC PE PEL 0909 filing 10-13-09.pdf

TransCare Options®

A Plan Designed for a Changing Future®

*Did you know that Long Term Care insurance is the
is the number one voluntary benefit requested by employees¹?*

As more employees are becoming aware of this protection, they value it, and they want it. This is a great time to present Long Term Care insurance as a valuable voluntary benefit to your employees.

Transamerica Life Insurance Company has policies designed to custom-fit your requirements for a Long Term Care insurance benefit provider. And, there are benefits to offering Long Term Care insurance as an employee benefit.

- **[[15%] [Company Name] Discount.]**
- Additional **[40%] Couples Discount** for those who qualify.
- **Discounts** and coverage are [also] available to an employee's spouse, children 18+, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers.

If you are interested in helping build employee loyalty and providing your employees with a benefit that they are interested in, please contact [Producer Name], license number [Insurance License #], at [XXX-XXX-XXXX] or email [Producer Email Address].

I look forward to speaking with you soon.

¹ "What's Hot and What's Not in Voluntary Benefits,"
Aon Consulting Study, Press Release January 31, 2006.

Home Office:
Cedar Rapids, IA

Administrative Office:
P. O. Box 95302
Hurst, TX 76053

TRANSAMERICA
LONG TERM CARE

TRANSAMERICA LIFE INSURANCE COMPANY

Underwritten by Transamerica Life Insurance Company. Premiums and benefits vary depending upon plan selected. Exclusions and limitations apply. Contact [your insurance producer/your insurance agent/your company/Transamerica Life] for details.

Policy series TLC 1-FP 1001 or TLC 1-FP 402 In ID: TLC 1-P (ID) 408; In LA: TLC 1-P (LA) 504; In OK: TLC 1-FP (OK) 709.

TransCare Options®

A Plan Designed for a Changing Future®

If one of your key employees became a caregiver for a spouse or an aging parent, how would this affect [ABC Company]?

Intense caregivers had to make changes to their daily work schedule including:

30% had to give up work entirely, 15% took early retirement and 25% had to take a leave of absence.¹ By offering Transamerica Life Insurance Company's Long Term Care insurance as a [voluntary] benefit, your employees have an effective way to help plan for the potentially high costs they could incur if a spouse or parent needed long term care.

Transamerica Life has policies designed to custom-fit your requirements as a Long Term Care insurance benefit provider. And, there are benefits to offering Long Term Care insurance as an employee benefit.

- **[[15%] [Company Name] Discount.]**
- Additional **[40%] Spousal Discount** for those who qualify.
- **Discounts** and coverage are [also] available to an employee's spouse, children 18+, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers.

If you are interested in helping build employee loyalty and providing your employees with a benefit that they are interested in, please contact [Producer Name], license number [Insurance License #], at [XXX-XXX-XXXX] or email [Producer Email Address].

I look forward to speaking with you soon.

¹ Shelton, Phyllis. Long-Term Care: Your Financial Planning Guide, Tennessee: LTCi Publishing, 2007.



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Hurst, TX 76053

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LONG TERM CARE

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TransCare Options®

A Plan Designed for a Changing Future®

A strong benefits package strengthens employee devotion.

In today's market, a strong benefits package is a smart tool for attracting and keeping highly-qualified employees. It promotes loyalty, added peace of mind and an overall sense of security. This is a great time to introduce a Long Term Care insurance policy as a valuable [voluntary] benefit to your employees to help protect the retirement savings you've helped them build.

With Transamerica Life Insurance Company's Long Term Care insurance, your employees have an effective way to help plan for the potentially high costs they could incur if they, their spouse or a family member needed long term care. Transamerica Life has policies designed to custom-fit your requirements as a Long Term Care insurance benefit provider. And, there are benefits to offering Long Term Care insurance as an employee benefit.

- **[[15%] [Company Name] Discount.]**
- **Additional [40%] Spousal Discount** for those who qualify.
- **Discounts** and coverage are [also] available to an employee's spouse, children 18+, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers.

If you are interested in helping build employee loyalty and providing your employees with a benefit that they are interested in, please contact [Producer Name], license number [Insurance License #], at [XXX-XXX-XXXX] or email [Producer Email Address].

I look forward to speaking with you soon.



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LONG TERM CARE

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Underwritten by Transamerica Life Insurance Company. Premiums and benefits vary depending upon plan selected. Exclusions and limitations apply. Contact [your insurance producer/your insurance agent/your company/Transamerica Life] for details.
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Product Name:	Employer Emails		
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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Employer Email Variables		
Comments:		
Attachment:		
Variables for PE ads 10-15-09.pdf		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter		
Comments:		
Attachment:		
AR filing ltr multiple forms.pdf		

Variables for Employer E-Mails

TLC PE VB 0909 – E-Mail 1 – Employer

The Product Name in the heading on the e-mail is variable, depending upon the employer or association group is being used for. The variables could be:

Transitions by Transamerica
SecurePath LTCi
TransCare Options
TransCare

The discount information is included if applicable to a particular employer. “15 %” can be 5% - 15% depending upon the employer. “Company Name” is the employer company name.

“40%” can be 10% - 40% depending upon the employer.

The Producer name, Insurance License Number, Phone Number and Producer e-mail address will be the licensed insurance producer/agent information.

In the footnote, the contact information will be the appropriate contact depending upon the employer.

TLC PE EWP 0909 – E-Mail 2 – Employer

The Product Name in the heading on the e-mail is variable, depending upon the employer or association group is being used for. The variables could be:

Transitions by Transamerica
SecurePath LTCi
TransCare Options

The word “voluntary” is variable because the benefit may be paid by the employer rather than the employee.

The discount information is included if applicable to a particular employer. “15 %” can be 5% - 15% depending upon the employer. “Company Name” is the employer company name.

“40%” can be 10% - 40% depending upon the employer.

The word “also” is variable depending upon what discount is offered.

The Producer name, Insurance License Number, Phone Number and Producer e-mail address are all variable because each employer/association is assigned different producers for employees/members and their families to contact.

In the footnote, the contact information will be the appropriate contact depending upon the employer.

TLC PE PEL 0909 – E-Mail 3 – Employer

The Product Name in the heading on the e-mail is variable, depending upon the employer or association group is being used for. The variables could be:
Transitions by Transamerica
SecurePath LTCi
TransCare Options

The word “voluntary” is variable because the benefit may be paid by the employer rather than the employee.

The discount information is included if applicable to a particular employer. “15 %” can be 5% - 15% depending upon the employer. “Company Name” is the employer company name.

“40%” can be 10% - 40% depending upon the employer.

The word “also” is variable depending upon what discount is offered.

The Producer name, Insurance License Number, Phone Number and Producer e-mail address are all variable because each employer/association is assigned different producers for employees/members and their families to contact.

In the footnote, the contact information will be the appropriate contact depending upon the employer.



Home Office: Cedar Rapids, Iowa
Long Term Care Division
P O Box 95302
Hurst, Texas 76053-5302
800-553-7600, ext 3530
pamdavis@aegonusa.com

October 16, 2009

Commissioner Jay Bradford
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201

RE: **Long Term Care Advertising**
NAIC #: 86231
FEIN #: 39-0989781
SERFF#: AEGJ-126346302
Form # / Description: TLC PE VB 0909 -- Employer Email 1
TLC PE WEP 0909 -- Employer Email 2
TLC E PEL 0909 -- Employer Email 3

Dear Commissioner Bowman:

Enclosed are the referenced forms submitted for your review and approval. These forms are not intended to replace any previously approved forms.

These forms will be used to solicit policy form TLC 1-FP (AR) 206, et al., which was approved by your department on May 30, 2006.

It is our intention to use these forms in both paper and electronic form.

Bracketed information is intended to be variable. Please see the attached Variables document.

We trust that these forms will meet with your approval. If you have any questions, please contact me.

Sincerely,

A handwritten signature in black ink that reads "Pamm Davis". The signature is written in a cursive, flowing style.

Pamm Davis
Advertising Analyst Trainee